

**IN THE UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF OHIO  
EASTERN DIVISION**

IN RE: MICHAEL C MCKINNEY  
REGINIA A MCKINNEY  
5286 Valley Forge St  
Orient, OH 43146

Case No: 09-63222

Chapter 13

Judge: CHARLES M. CALDWELL

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**CHAPTER 13 TRUSTEE'S CERTIFICATION OF FINAL PAYMENT  
AND CASE HISTORY**

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The above case having been COMPLETED on December 05, 2014, the Trustee has filed this Certification of Final Payment and Case History and has attached a detailed record of all receipts and disbursements. A review of the case file at the Bankruptcy Court did not reveal any filed proofs of claims other than as herein set forth.

A FINAL REPORT will be filed with the Court after all checks issued by the Trustee have been paid. That report will account for any receipts and the disbursements since the issuance of the Certification of Final Payment and Case History.

Interim Bankruptcy Rule 1007(b) (7) requires the Chapter 13 debtor to file a statement regarding completion of a course in personal financial management prepared as prescribed by the appropriated official form. The statement required by this section shall be filed by the debtor no later than the last payment made by the debtor as required by the plan of the filing of a motion of a discharge.

Within twenty-one (21) days of the filing of this Chapter 13 Trustee's Certification of the Final Payment and Case History, debtors shall file with the Court the Debtor(s)' Certification Regarding Issuance of Discharge Order. The form can be viewed on the Trustee's website at [www.13network.com](http://www.13network.com).

/s/ Frank M. Pees

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FRANK M. PEES TRUSTEE  
130 E WILSON BRIDGE RD #200  
WORTHINGTON, OH 43085-6300  
(614)436-6700

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The Case was commenced on November 11, 2009.

The plan was confirmed on January 25, 2010.

The Case was concluded on December 05, 2014.

A FINAL REPORT will be filed with the Court after all checks issued by the Trustee have been paid. That report will account for any receipts and disbursements since the issuance of the Certification of Final Payment and Case History.

THIS CASE IS COMPLETED AND THE DEBTOR IS ENTITLED TO A DISCHARGE.

RECEIPTS: Amount paid to the Trustee by or for the Debtor for benefit of creditors: 45,820.99

DISBURSEMENTS TO CREDITORS:

DIVIDEND TO UNSECURED: 10.00%

NAME OF CREDITIOR/ CLAIM NUMBER	AMOUNT ALLOWED	AMOUNT PAID PRINCIPAL	INTEREST	BALANCE DUE
Associated Pediatrics 00005 Unsecured	Not filed	0.00	0.00	0.00
ATTORNEY GENERAL STATE OF OHIO 00036 Priority	294.40	294.40	0.00	0.00
ATTORNEY GENERAL STATE OF OHIO 00037 Unsecured	5.38	5.38	0.00	0.00
Big Bear Employee Credit Union 00007 Unsecured	Not filed	0.00	0.00	0.00
CAPITAL ONE BANK 00008 Unsecured	219.64	219.64	0.00	0.00
Central Ohio Neurological Surgeons 00009 Unsecured	Not filed	0.00	0.00	0.00
Circleville Emergency Phy 00011 Unsecured	Not filed	0.00	0.00	0.00
CREDIT ADJUSTMENTS INC 00006 Unsecured	84.25	84.25	0.00	0.00
ECMC 00012 Unsecured	Paid outside	0.00	0.00	0.00

NAME OF CREDITOR/ CLAIM NUMBER	AMOUNT ALLOWED	AMOUNT PAID PRINCIPAL	INTEREST	BALANCE DUE
EMPI 00016 Unsecured	Not filed	0.00	0.00	0.00
FFCC COLUMBUS 00027 Unsecured	25.55	25.55	0.00	0.00
FFCC COLUMBUS 00034 Unsecured	16.37	16.37	0.00	0.00
FFCC COLUMBUS 00013 Unsecured	10.53	10.53	0.00	0.00
FIFTH THIRD 00017 Unsecured	Not filed	0.00	0.00	0.00
FORD MOTOR CREDIT CO 00002 Secured-PMSI	21,491.50	21,491.50	2,448.08	0.00
Grant/Riverside Labs 00018 Unsecured	Not filed	0.00	0.00	0.00
Grove City Family Health 00019 Unsecured	Not filed	0.00	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC 00004 Unsecured	35.00	35.00	0.00	0.00
KEVIN OBRIEN & ASSOCIATES 00010 Unsecured	40.25	40.25	0.00	0.00
MEMBERS FIRST CREDIT UNION 00020 Unsecured	132.12	132.12	0.00	0.00
MICHAEL C MCKINNEY 00000 Debtor Refund	0.00	477.68	0.00	0.00
Mid Ohio Emerg Svcs 00021 Unsecured	Not filed	0.00	0.00	0.00
Mid Ohio Emerg Svcs 00022 Unsecured	Not filed	0.00	0.00	0.00
MT CARMEL HEALTH 00023 Unsecured	54.50	54.50	0.00	0.00
National Check Cashers 00024 Unsecured	Not filed	0.00	0.00	0.00
Novacare Rehabilitation 00025 Unsecured	Not filed	0.00	0.00	0.00
Ohio Department of Taxation 00038 Priority	1,658.50	1,658.50	0.00	0.00
PORTFOLIO RECOVERY ASSOC 00026 Unsecured	82.11	82.11	0.00	0.00
PRA REC AGENT OF PORTFOLIO 00015 Unsecured	173.31	173.31	0.00	0.00
Quest Diagnostic 00028 Unsecured	Not filed	0.00	0.00	0.00
Quest Diagnostics 00029 Unsecured	Not filed	0.00	0.00	0.00
Radiology Inc. 00030 Unsecured	Not filed	0.00	0.00	0.00
REGINIA A MCKINNEY 00000 Debtor Refund	0.00	0.00	0.00	0.00
REGIONAL INCOME TAX AGENCY 00003 Priority	854.73	854.73	0.00	0.00
Riverside Methodist Hospital 00031 Unsecured	Not filed	0.00	0.00	0.00

NAME OF CREDITOR/ CLAIM NUMBER	AMOUNT ALLOWED	AMOUNT PAID PRINCIPAL	INTEREST	BALANCE DUE
RIVERSIDE METHODIST HOSPITAL 00032 Unsecured	Not filed	0.00	0.00	0.00
SANTANDER CONSUMER USA 10001 Unsecured	882.98	882.98	0.00	0.00
SANTANDER CONSUMER USA 00001 Secured-506	9,900.00	9,900.00	1,801.73	0.00
US DEPT OF EDUCATION 00014 Unsecured	Paid outside	0.00	0.00	0.00
Verizon 00033 Unsecured	Not filed	0.00	0.00	0.00
W Mark Jump 00035 Additional Attorney Fees	692.50	692.50	0.00	0.00
Previously refunded during pendency of case	477.68	477.68		
Debtor refund to be issued upon the approval of the Final Report and Account	103.73	103.73		

SUMMARY OF CLAIMS ALLOWED AND PAID:

	SECURED	PRIORITY	UNSECURED	CONT DEBTS	SPECIAL	TOTAL
ALLOWED	32,084.00	2,807.63	17,619.70	0.00	581.41	53,092.74
PRIN PAID	32,084.00	2,807.63	1,761.99	0.00	581.41	37,235.03
INT PAID	4,249.81	0.00	0.00	0.00		4,249.81
				TOTAL PAID:		41,484.84

OTHER DISBURSEMENT UNDER ORDER OF COURT:

DEBTOR'S ATTORNEY	ALLOWED	TOTAL PAID
W Mark Jump	2,774.00	2,774.00

COURT AND OTHER EXPENSES OF ADMINISTRATION:

TRUSTEE'S % FEE	OTHER COSTS	NOTICE FEES	TOTAL PAID
1,978.43	0.00	61.40	2,039.83

Dated: 12/18/2014

/s/ Frank M. Pees  
FRANK M. PEES TRUSTEE  
130 E WILSON BRIDGE RD #200  
WORTHINGTON, OH 43085-6300  
(614)436-6700

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**CERTIFICATION AND OPPORTUNITY TO OBJECT**

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The debtor having completed payments under the plan and the Trustee having filed a Chapter 13 Trustee's Certification of Final Payment and Case History;

NOTICE is hereby given that if an interested party desires to object to the accounting or to any part thereof they must file an objection and a request for hearing within twenty-one (21) days of the service of this Certification or the Court will close the estate and the Trustee and the surety will be released on the Trustee's bond. Any objection must set forth with specificity the facts on which the objection is based and be served on the Trustee, debtor, and debtor's attorney.

A Trustee's Final Report and Notice to Clerk That Case Can Be Closed will be filed with the Court after all checks issued by the Trustee have been paid. No notice will be given of the filing of the Final Report as this notice is intended to comply with L.B.R.2002-1(a)(2)(C).

Frank M. Pees, Chapter 13 Trustee, does hereby certify the estate has been fully administered except for any uncleared checks issued by the Trustee and that the attached is an accounting of all receipts and disbursements made herein as of the date of the issuance of this Trustee's Certification of Final Payment and Case History.

/s/ Frank M. Pees

FRANK M. PEES TRUSTEE  
130 E WILSON BRIDGE RD #200  
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**CERTIFICATE OF SERVICE**

I hereby certify that on December 18, 2014, a copy of the foregoing Certification of Final Payment and Case History was served on the following registered ECF participants, **electronically** through the court's ECF System at the email address registered with the court:

Asst. U.S. Trustee  
Frank M. Pees  
W Mark Jump

and on the following by **ordinary U.S. Mail** addressed to:

MICHAEL C MCKINNEY  
REGINIA A MCKINNEY  
5286 Valley Forge St  
Orient, OH 43146

**See Creditor Matrix**  
**All Creditors and Parties in Interest**

Educational Credit Management  
Corporation  
PO Box 75906  
St Paul, MN 551750000

Ford Motor Credit Company, LLC  
, 000000000

Jefferson Capital Systems LLC  
PO BOX 7999  
ST CLOUD, MN 563029617

Ohio Department of Taxation  
, 000000000

PRA Receivables Management, LLC  
PO Box 12907  
Norfolk, VA 235410000

PRA Receivables Management, LLC  
PO Box 41067  
Norfolk, VA 235410000

Recovery Management Systems  
Corporation  
25 SE 2nd Avenue, Suite 1120  
Miami, FL 331310000

AIS Services, LLC  
50 California Street  
Suite 1500  
San Francisco, CA 941110000

Ashland Enterprises Limited  
c/o AIS Services  
50 California St.  
San Francisco, CA 941110000

Associated Pediatrics  
801 Eastwind Dr.  
Westerville, OH 430810000

Asst US Trustee (Col)  
Office of the US Trustee  
170 North High Street  
Suite 200  
Columbus, OH 432150000

Berger Hospital  
c/o Credit Adj Inc.  
330 Florence St.  
Defiance, OH 435120000

Big Bear Employee Credit Union  
1169 Dublin Rd.  
Columbus, OH 432150000

Bur-Mar Enterprises  
dba Checkland  
Kevin O&#039;Brien and Assoc Co LPA  
995 South High St.  
Columbus, OH 432060000

Capital One Bank  
PO Box 85147  
Richmond, VA 232760000

Capital One Bank (USA), N.A.  
PO Box 12907  
Norfolk, VA 235410000

Capital One Bank (USA), N.A.  
by American Infosource Lp As Agent  
PO Box 71083  
Charlotte, NC 282721083

Central Ohio Neurological Surgeons  
975 Eastwind Dr.  
Suite 165  
Westerville, OH 430810000

Circleville Emergency Phy  
c/o NCO  
507 Prudential Rd.  
Horsham, PA 190440000

CitiFinancial Auto  
PO Box 183036  
Columbus, OH 432183036

CitiFinancial Auto Corporation  
P.O. Box 9578  
Coppell, TX 750199578

Citibank NA as trustee for The Student  
Loan  
co Citibank South Dakota NA  
ATTN: Claims Dept. MC 2135  
701 E 60th Street North  
Sioux Falls, SD 571170000

Citibank NY State  
PO BOX 22626  
Rochester, NY 146920000

Credit Adjustments  
330 Florence Street  
Defiance, OH 435120000

Dermatology  
c/o FFCC  
PO BOX 20790  
Columbus, OH 432200000

Direct Loans  
PO Box 7202  
Utica, NY 135040000

EMPI  
c/o Pinnacle Financial Group  
7825 Washington Ave. S Suite 310  
Minneapolis, MN 554392409

Educational Credit Management  
Corporation  
P O Box 75906  
St. Paul, MN 551750000

Elan Financial Services  
PO Box 5229  
Cincinnati, OH 452010000

Elan Financial Services  
PO Box 790408  
Saint Louis, MO 631790408

FFCC  
PO Box 20790  
Columbus, OH 432200790

Fifth Third  
PO Box 630778  
Cincinnati, OH 452630778

Ford Credit  
PO Box 219825  
Kansas City, MO 641219825

Ford Motor Credit Company LLC  
Reimer Arnovitz Chernek & Jeffrey Co  
LPA  
2450 Edison Blvd  
Twinsburg, OH 440870000

Grant/Riverside Labs  
c/o JP Recovery  
PO BOX 16749  
Rocky River, OH 441160749

Grove City Family Health  
6024 Hoover Rd. Suite A  
Grove City, OH 431230000

HRRG  
PO BOX 189053  
Fort Lauderdale, FL 333189053

HSBC Bank Nevada, N.A.  
By PRA Receivables Management, LLC  
PO Box 12907  
Norfolk, VA 235410000

JEFFERSON CAPITAL SYSTEMS LLC  
PO BOX 7999  
ST CLOUD, MN 563020000

MEMBERS FIRST CREDIT UNION,  
INC.  
C/O WELTMAN, WEINBERG & REIS  
CO., LPA  
175 S. THIRD ST., STE 900  
COLUMBUS, OH 432150000

Members First Credit Union  
1445 W Goodale Blvd  
Columbus, OH 432120000

Mid Ohio Emerg Srves  
PO Box 456  
Columbus, OH 432160456

Mount Carmel Health  
Self Pay Realization  
6150 E. Broad Street, 2nd floor  
Columbus, OH 432130000

Mount Carmel West Hospital  
c/o PCB  
PO BOX 29917  
Columbus, OH 432297517

National Check Cashers  
3967 Hoover Rd.  
Grove City, OH 431230000

Novacare Rehabilitation  
c/o Nationwide Recovery Service  
PO BOX 170800  
Milwaukee, WI 532178065

Ohio Department of Taxation  
Bankruptcy Division  
P.O. Box 530  
Columbus, OH 432160000

Orchard Bank  
PO Box 19360  
Portland, OR 972800000

Ortho Neuro  
c/o FFCC  
PO BOX 20790  
Columbus, OH 432200000

PRA Receivables Management, LLC  
POB 41067  
Norfolk, VA 235410000

Portfolio Recovery Associates, LLC  
PO Box 41067  
Norfolk, VA 235411067

Quest Diagnostic  
PO BOX 740810  
Cincinnati, OH 452740810

Quest Diagnostics  
c/o Credit Collection Services  
Two Wells Ave, Dept 587  
Newton Center, MA 024590000

RITA  
ATTN: LEGAL DEPT  
PO BOX 470537  
BROADVIEW HEIGHTS, OH  
441470000

Radiology Inc.  
Dept. L-647  
Columbus, OH 432600000

Recovery Management Systems  
Corporation  
25 S.E. 2nd Avenue, Suite 1120  
Miami, FL 331311605

Regional Income Tax Agency  
PO Box 6600  
Cleveland, OH 441012004

Riverside Methodist Hospital  
PO Box 182141  
Columbus, OH 432180000

Riverside Methodist Hospital  
c/o Computer Collections, Inc.  
PO BOX 5238  
Winston Salem, NC 271135238

US Department of Education  
Direct Loan SVC  
PO Box 5609  
Greenville, TX 754035609

Verizon  
c/o RPM  
20816 44th Ave. W  
Lynnwood, WA 980360000

West Asset Management  
220 Sunset Boulevard  
Suite A  
Sherman, TX 750920000

Frank M Pees  
130 East Wilson Bridge Road  
Suite 200  
Worthington, OH 430850000

Michael C McKinney  
5286 Valley Forge Street  
Orient, OH 431460000

Reginia A McKinney  
5286 Valley Forge Street  
Orient, OH 431460000

W Mark Jump  
2130 Arlington Avenue  
Columbus, OH 432210000